

G-11 -- Applications and Solicitations Made Available to General Public Model Clauses

(a) Disclosure of Required Credit Information

The information about the costs of the card described in this [application] [solicitation] is accurate as of (*month year*). This information may have changed after that date. To find out what may have changed, [call us at (*telephone number*)] [write to us at (*address*)].

(b) Disclosure With Account Opening Statement

To find out about changes in the information in this [application] [solicitation], [call us at (*telephone number*)] [write to us at (*address*)].

(c) No Disclosure of Credit Information

There are costs associated with the use of this card. To obtain information about these costs, call us at (*telephone number*) or write to us at (*address*).

G-12 -- Charge Card Model Clause (When Access to Plan Offered by Another)

This charge card may allow you to access credit offered by another creditor. Our decision about issuing you a charge card will be independent of the other creditor's decision about allowing you access to a line of credit. Therefore, approval by us to issue you a card does not constitute approval by the other creditor to grant you credit privileges. If we issue you a charge card, you may receive it before the other creditor decides whether or not to grant you credit privileges.